

Central African Republic

Exchange rate: US\$1.00 = 462.62 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current laws: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including employees of the national public service and local authorities, students in professional schools, trainees, and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Civil servants, military and security forces.

Source of Funds

Insured person: 3% of gross earnings.

Self-employed person: Voluntary contributions only.

Employer: 4% of gross payroll.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age allowance: Age 60 but does not meet the qualifying conditions for the old-age pension.

Early retirement: Age 55, prematurely aged, and unable to be gainfully employed.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity, be registered with the fund for at least five years, and have at least six months of contributions in the year before the disability began (conditions are waived for employed persons if the disability is a result of a nonoccupational accident). The pension is paid after six consecutive months of disability if the disability is expected to last at least another six months.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: Paid to the survivor if the deceased met the qualifying conditions for an old-age or disability pension or was a pensioner at the time of death.

Survivor settlement: Paid to the survivor if the deceased was insured but did not meet the qualifying conditions for an old-age or disability pension.

Eligible survivors are a widow(er) and dependent children.

The spouse must have been married to the insured for at least two years before the insured's death.

The widow(er)'s pension ceases on remarriage.

Old-Age Benefits

Old-age pension: The pension is 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Pensions are paid quarterly.

Old-age allowance: A lump sum of one month of average earnings is paid for each 12-month period of coverage.

Permanent Disability Benefits

Disability pension: The pension is 40% of average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months. The insured is credited with six months of coverage for each year that a claim is made before the normal retirement age.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

Constant-attendance supplement: 50% of the pension is paid.

Benefits are paid quarterly.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er). If there is more than one widow, the amount is split equally.

Orphan's pension: All orphans' pensions combined are 50% of the deceased's pension; 100% for full orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Pensions are paid quarterly.

Survivor settlement: A lump sum of one month of the old-age pension the deceased received or was eligible to receive is paid for each six-month period of coverage.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Placement provides general supervision. National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 2006 (social security).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Exclusions: Self-employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least six months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of the insured's daily earnings is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Some health services are provided to women during the maternity leave period.

Dependents' Medical Benefits

No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Placement provides general supervision. National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First laws: 1935 and 1959.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

Exclusions: Agricultural, temporary, and occasional workers; and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is 50% of the insured's average daily earnings in the 30 days before the disability began for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings is paid, up to a maximum.

Partial disability: The pension is the insured's average monthly earnings, up to a maximum, multiplied by 0.5 times the assessed degree of disability for the portion of

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disability from 10% to 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

Benefits are paid monthly or quarterly.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average monthly earnings is paid, up to a maximum. If there is more than one widow, the pension is split equally.

Orphan's pension: 15% of the deceased's average monthly earnings, up to a maximum, is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings is paid to each dependent parent or grandparent.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings.

Funeral grant: 0.02% of the deceased's annual income is paid. The maximum monthly earnings used to calculate the grant are 600,000 CFA francs.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Placement provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2006 (social security).

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's contributions also finance maternity benefits.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled). School attendance is required for children of school age. The parent must have at least six months of employment and be currently working at least 20 days or 133 hours a month or be receiving social insurance benefits.

The maximum number of eligible dependent children is six. Children who reach the age limit may be replaced by another eligible minor child.

Prenatal allowance: The insured must undergo regular prescribed medical examinations.

Birth grant: Paid for each of the first three births.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month is paid for each child.

Prenatal allowance: 1,800 CFA francs a month is paid for nine months.

Birth grant: A lump sum of 30,000 CFA francs is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Placement provides general supervision.

National Social Security Fund administers the program.